

# **Exhibit 13**



OFFICE OF FINANCIAL REGULATION

DON B. SAXON  
COMMISSIONER

FINANCIAL SERVICES  
COMMISSION

CHARLIE CRIST  
GOVERNOR

BILL MCCOLLUM  
ATTORNEY GENERAL

ALEX SINK  
CHIEF FINANCIAL OFFICER

CHARLES BRONSON  
COMMISSIONER OF  
AGRICULTURE

August 31, 2007

Mr. Mathieu Ferragut  
Deputy General Manager  
Calyon d/b/a Credit Agricole  
601 Brickell Key Drive, Suite 800  
Miami, Florida 33131

Dear Mr. Ferragut:

Enclosed is a copy of the Certificate of Authority to Transact Business as an international bank agency, issued to Credit Lyonnais, S.A. February 16, 1982. The certificate has been cancelled pursuant to the bank's decision to terminate operations and to surrender its license for an office in Florida.

For the 30 day period following the closure of the Credit Lyonnais, S.A., Miami agency, there have been no claims filed with this office against your bank. Accordingly, operations of the bank are considered terminated effective July 31, 2007.

Sincerely,

Linda B. Charity, Director

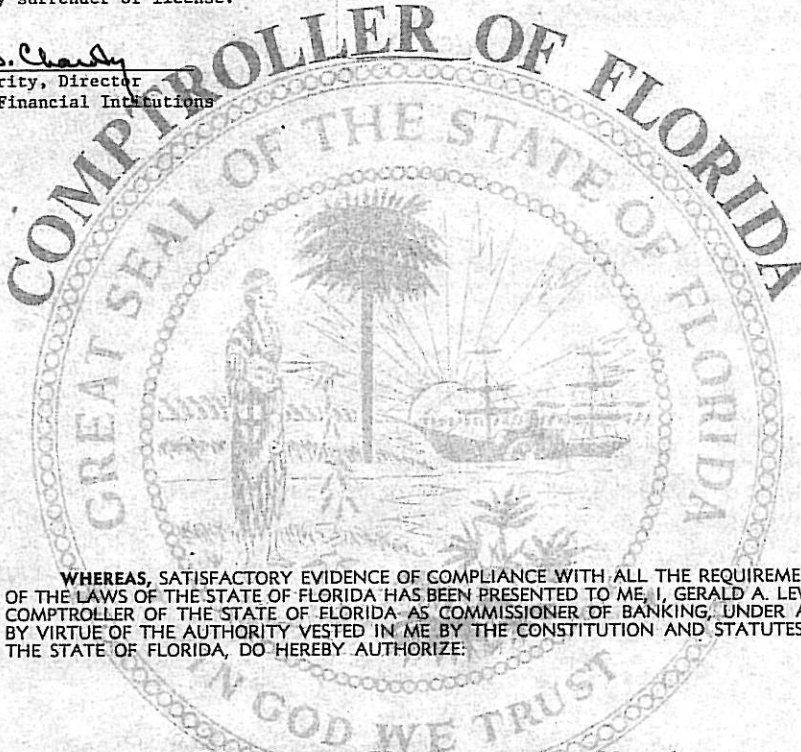
LBC:dd

Enclosure

cc: Mr. Robert M. Schenck, Vice President, Federal Reserve Bank of Atlanta  
Area Financial Manager, Miami

Cancelled effective July 31, 2007, pursuant to the voluntary surrender of license.

*Linda B. Charity*  
Linda B. Charity, Director  
Division of Financial Institutions



WHEREAS, SATISFACTORY EVIDENCE OF COMPLIANCE WITH ALL THE REQUIREMENTS OF THE LAWS OF THE STATE OF FLORIDA HAS BEEN PRESENTED TO ME, I, GERALD A. LEWIS, COMPTROLLER OF THE STATE OF FLORIDA AS COMMISSIONER OF BANKING, UNDER AND BY VIRTUE OF THE AUTHORITY VESTED IN ME BY THE CONSTITUTION AND STATUTES OF THE STATE OF FLORIDA, DO HEREBY AUTHORIZE:

*Credit Lyonnais, S.A.*  
Paris, France

TO TRANSACT BUSINESS AS AN INTERNATIONAL BANK AGENCY



OFFICE OF THE  
COMPTROLLER AND  
COMMISSIONER  
OF BANKING

State of Florida

28-IBA  
CERTIFICATE NUMBER

GIVEN UNDER MY HAND AND SEAL OF OFFICE

this SIXTEENTH day of

FEBRUARY, A.D. 1982

*Gerald A. Lewis*

GERALD A. LEWIS  
Comptroller of Florida and  
Commissioner of Banking

ATTEST:

*Conrad W. Oliver*  
Director, Division of Banking